

# SECRET

10 substantially maximizes in a fair manner the total amount of  
financial commodities exchanged. Optionally, the invention  
employs heuristic rules in association with the preferred  
protocol that adapt the protocol to the time and exchange  
requirements of financial commodities. In other embodiments,  
15 this invention is equally applicable to the exchange of any  
tangible or intangible commodities. In a general embodiment,  
this invention further includes a preferred message-exchange  
protocol for the construction of computer programs representing  
exchange participants and an intermediary. These constructed  
20 computer programs exchange messages such that a satisfactory  
intermediated exchange of commodities is substantially certain  
to be achieved.

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